



**KERALA GRAMIN BANK**

Human Resources Wing

Head Office :: Malappuram

Circular No : 67/2025

Index : HRW/8/2025

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**SUB: TRANSFER POLICY 2025-26**

Department of Financial Services, Ministry Of Finance, Govt Of India vide notification F.No.8/1/2025-RRB dated 20-02-2025 has communicated that in order to promote greater transparency and ensuring formulation of a uniform and non-discretionary 'Transfer Policy' in RRBs, without compromising on the administrative freedom of the RRB management, the Government, in consultation with NABARD, has revisited the guidelines and has directed to put in place a transfer policy duly approved by the Board Of Directors incorporating the principles and guidelines laid there in.

In accordance with the said direction, revised transfer policy was approved by the Board of Directors.

The revised Transfer Policy is attached as Annexure I.

The policy will be effective from FY 2025-26 onwards.

**PRADEEP PADMAN**  
**GENERAL MANAGER**

**Annexure I of Cir 67/2025**



**KERALA GRAMIN BANK  
HEAD OFFICE :: MALAPPURAM**

**HUMAN RESOURCES WING**

**TRANSFER POLICY 2025-26**

## **TRANSFER POLICY**

### **1. Introduction :**

- 1.1 Bank is currently having a transfer policy for Officers and workmen employees duly approved by the Board of Directors. Department of Financial Services, Ministry Of Finance, Govt Of India vide notification F.No.8/1/2025-RRB dated 20-02-2025 has communicated that in order to promote greater transparency and ensuring formulation of a uniform and non-discretionary 'Transfer Policy' in RRBs, without compromising on the administrative freedom of the RRB management, the Government, in consultation with NABARD, has revisited the guidelines and has directed to put in place a transfer policy duly approved by the Board Of Directors incorporating the principles and guidelines laid there in. In accordance with the said direction the Revised Transfer Policy is put in place as follows.
- 1.2 Transfers of employees in the bank's service are being done in the best interest of the organization's development as also in the interest of career growth of the individual officers.
- 1.3 Bank has to ensure that there are no HR gaps at the various geographical area where it operates and deficiencies are duly met and people with special skills, and talent are duly deployed at the center requiring their services.
- 1.4 Transfer exercise of Employees shall be completed before June every year duly taking into account various factors including the academic year, release of promotion results, opening of new branches, retirement of officers and/ or revision in categorization of positions etc. However, administrative exigencies necessitating transfers shall prevail.
- 1.5 Transfer means movement of Officers from one branch/office to another branch/office.

### **2. Scope of the policy**

- 2.1 This policy shall be applicable to the transfers of all officers and workmen
- 2.2 The Chairman will be the delegated authority for transfer of officers/workmen. However, Chairman can sub delegate it to the General Manager-in-charge of HR Dept.
- 2.3 Officers in all categories are subject to transfer anywhere within the area of operation of the Bank including PMO. However the Bank will make its best endeavour to do the general transfer of Officers / workmen within the broad policy guidelines described herein.

- 2.4 The Board of Directors reserves the right to make periodical changes in these norms as and when found necessary and in accordance with the directions issued by the DFS/NABARD from time to time.
- 2.5 All employees may be posted at least once in the service period in rural/semi urban area for full tenure of 3 years.

### **3. Administrative Layers**

Various administrative layers of the Bank is defined as follows and the same will be considered as different layers/Regions for the purpose of transfer.

1. Head Office -Wings/Cells/ Head Office units functioning at Malappuram as one layer except those specifically defined as a separate layer.
2. Regional Offices - Each Regional Office and the cells/units functioning at Regional Office are considered as one layer except specifically included as a separate layer below .

**3.** Branch Offices –All branches functioning in a district will be treated as one Region for officers. For Workmen, Branches/Offices within a radius of 25 kms from the place of domicile/ place of settlement will be treated as Region.

4. Training Cells – training centre at Kannur/ Regional Training centres are considered as one layer.
5. Inspection units at RO other than Inspection administrative staff at HO & RO are considered as one layer.

Besides there will be Special administrative layers which are defined as below: -

6. Project Management Office (PMO), Data Centre (DC) and Data Recovery Centre (DR) combined
7. Digital Banking Section (Central Processing Centre)
8. Reconciliation Cell as at Kannur
9. Innovation Cell at HO
10. Corporate Communication Cell at HO
11. Treasury Operations Cell at HO

The Minimum tenure of Officers/Workmen in branch office is One Term and for other layers, as defined above, is Zero term. The Maximum tenure of an officer in any of the layer defined as above is fixed as 2 Terms.

Maximum tenure of a Workmen (OAST and OATD) in any of the above layer defined as above is fixed as 2 Terms.

#### **4 Term of Service**

4.1 The normal term of an officer/workmen, subject to administrative exigencies shall be as under:

Officers:

Normal centers : 3 Years

Difficult centers : 2 Years

Office Assistants and Office Attendant:

Normal centers : 5 Years

Difficult centers : 2 Years

4.2 The term of active service of officers of special professional qualification/undertaking special duties viz., Law, IT and Treasury Management etc may be at least for 5 years.

#### **5 Period of stay**

5.1 The period of stay at a centre/region will be the main criteria for considering the eligibility in General Transfer.

5.2 The period of stay at a branch/office will mean "active" service at the branch/office and shall be reckoned from the date of joining at the region. Further, if an officer/workmen, after joining at a branch/office remains on leave for unduly long periods i.e, beyond 60 days in a year, in single or broken stretches, his period of stay at the branch/office will be extended by the period of leave taken beyond 60 days in a year/prorate excluding maternity leave.

5.3 The other criteria for the transfer of officers/workmen will be the following:

- a) Total service in the branches/ offices, in which the place of domicile/ place of settlement of the officers/workmen comes under.
- b) Total period of service in other Regions

#### **6 Place of Domicile/Place of Settlement**

6.1 Place of domicile/ settlement in respect of all Officers/Workmen will be the one declared by them at the time of joining in the bank or as per the declaration submitted/change communicated by them to HO, HR Wing in writing.

6.2 An opportunity will be given to all Officers/Workmen of Kerala Gramin Bank, to inform any change in their place of domicile/ place of settlement as a onetime

measure. The outstation service in respect of those employees who submit fresh declaration of place of settlement/domicile hereafter will be counted prospectively from the date of such declaration and in such cases their outstation service for the earlier period will be considered as per their earlier declaration only.

## **7 Service in the Region in which place of domicile/ place of settlement of the officer comes under.**

7.1 For officers, Branches/Offices within a radius of 35 Kms from the place of domicile/ place of settlement will be treated as branches/offices within the place of domicile/place of settlement of staff member concerned. For this purpose, the distance will be reckoned as distance by road/rail/ferry with bus/train/boat services in the shortest route.

7.2 For Workmen, Branches/Offices within a radius of 25 kms from the place of domicile/ place of settlement will be treated as branches/offices within the place of domicile/place of settlement of the staff member concerned. For this purpose, the distance will be reckoned as distance by road/rail/ferry with bus/train/boat services in the shortest route.

## **8 Outstation service**

8.1 The total period of service in other district than place of domicile/place of settlement, for officers and within 25 kms for workmen from domicile/place of settlement will be considered as his/her period of outstation service. Outstation service is reckoned from 08.07.2013.

8.2 After one term of outstation service, officers/workmen will be eligible for transfer to branches/ offices in their place of domicile/ place of settlement subject to vacancy/request and administrative exigency.

8.3 Normally, no requests for transfer will be entertained from any person till he/she completes the term of active service in that particular branch/office.

8.4 Seniority will be the criteria to determine the preference for transfers to a particular unit, where more than one request is submitted by officers having same length of outstation active service.

- 8.5 Similarly distance from the place of current posting to the place of domicile/settlement (or nearest branch to domicile/settlement) also will be a yardstick for giving preference to a request transfer.
- 8.6 The transfer request of officers from outstation centers completing one term will have preference over others.

## **9 Posting on recruitment/ promotion**

- 9.1 All Officers /Workmen are required to work wherever (branches/ offices) they are posted on recruitment / promotion. On promotion, all Officers/Workmen may invariably be transferred to other transfer region as per administrative convenience.
- 9.2 The norms for transfer will not be applicable to the new recruits during the probation period, since they will have to be exposed to different types of situations for the purpose of training them.
- 9.3 The same norms will be applied for promotees and the promotion will be followed by transfer. After the probation period they will be treated on par with other employees for the purpose of considering their case for general transfers.

## **10 Transfer guidelines regarding difficult centers**

- 10.1 Officers/Workmen posted in difficult centers shall be given preference for transfer after completion of 2 year's active service at such stations.
- 10.2 The Chairman will be the competent authority to identify such centers periodically (preferably during January every year) based on the recommendation of the Regional Heads and due weightage will be given to the opinion of the recognized trade union.
- 10.3 Officers/Workmen can opt for working in hardship branches so listed by the Bank and their transfer to that particular branch will be treated as not on request.

## **11 Employees retiring within 3 years.**

- 11.1 An employee will be considered for a posting at branches/offices within their place of domicile/ settlement, 3 years prior to superannuation subject to administrative exigencies. Employees above 55 years of age shall be exempted from posting to

remote and difficult centres, as far as possible subject to administrative convenience.

- 11.2 However this will not be applicable to those employees who are promoted and those who are exposed to disciplinary actions.

## **12 Outside influence in transfer matters**

- 12.1 While transfers of officers/workmen are being done in the better interest of the development of the bank as well as in the better interest of the career development of officers/workmen, any efforts on the part of officers/workmen to bring outside influence in transfer matters will disqualify the transfer request of the concerned employee.
- 12.2 Further disciplinary proceedings will be initiated against such officers/workmen treating it as misconduct as per Service Regulations/Accountability Policy and suitable punishment will be imposed, if found guilty.

## **13 General matters**

- 13.1 General transfers will be effected normally before the end of June every year.
- 13.2 Requests for transfers will be called before the end of March every year.
- 13.3 Transfers will be effected or request for transfer will be considered only against requirement/vacancy identified by the Bank in accordance with the policy/norms for assessment of staff strength.
- 13.4 Requests for transfer shall indicate upto 8 transfer regions in the order of preference.
- 13.5 Transfer Policy shall be published in Bank's Domain.
- 13.6 Seniority list shall be published every year.
- 13.7 Sensitive posts shall be defined and identified as per CVC guidelines and these posts shall be strictly rotated after every three years.

## **14 Preferential status**

- 14.1 Preference will be given as far as possible to the following categories of employees, subject to the availability of vacancies and administrative convenience.
- a) Persons with disabilities suffer from a range of problems on account of mobility. Requests from such employees may, therefore, be considered for posting on case-to-case basis, as per the GOI guidelines
  - b) Wives/Widows of Deceased/Disabled/Defense Personnel.

- c) Ex-servicemen-among them, aged and having more years of service in the defense will be given preference.
- d) Inter caste/ Inter religion married staff if one among them is SC/ST
- e) Officers belonging to SC-ST category
- f) Women employee be transferred as far as possible to the nearby places/ stations/ regions in case of their transfer/ promotion, to a place where their husbands / parents are stationed or as near as possible to that place. They will be given due importance and availabilities of basic amenities be ensured subject to administrative convenience.  
In case of posting to difficult centres, their safety should be given due importance and availabilities of basic amenities be ensured.
- g) Trans genders
- h) Maternity/ child care
- i) Chronic medical conditions

## **15 Employees against whom disciplinary action is pending**

Transfers in respect of employees against whom disciplinary actions are pending will be at the sole discretion of the management.

## **16 Other preferences**

- 16.1 An Employee who served in a more distant place from his place of domicile/settlement for one term or more will be given preference over all others in the matter of posting to a place of his/her preference.
- 16.2 If at any point of time, the number of Employees in a particular branch exceeds the number of actual requirement/vacancies declared, senior most staff who worked more period in that particular branch will be transferred according to the transfer norms but they can exercise an option which will be considered subject to availability of the vacancy. Further if the number of eligible employees requested for transfer is more than the vacancy in that particular region, senior most employee in the cadre who worked more period in that region will be transferred.
- 16.3 No officer will be transferred to a branch where his/her close/near relative is posted.
- 16.4 An employee with spouse working in Central/ State Govt or PSUs may be given Preference for posting in the same place/ region or nearby place/ region, where his/her spouse is stationed or as near as possible to that place at least one tenure to join spouse subject to administrative convenience

- 16.5 If husband and wife are both in the service of our bank, they will be posted, as far as possible, in the nearby branches/offices on request normally during the general transfers subject to availability of vacancy.
- a) In such cases, request should be made jointly under the signature of both the employees.
  - b) However, such request, for more than once during the entire period of service will be strictly subject to the availability of vacancies and at the sole discretion of the Administration.
  - c) The Officers in such cases should complete one term in that place before making further requests. Both of them will not be posted in the same branch/office under any circumstances.

## 17 New branches/ Offices opened

- 17.1 While opening new branches/offices, and while providing staff members against new vacancies arising on account of resignations /terminations/ promotions etc, preferences will be given to those persons with more number of years of service at the outstation based on relevant years transfer request.
- 17.2 Transfers against such vacancies will be effected as and when such vacancies arise irrespective of the period meant for general transfers.

## 18 **Transfer on public interest**

If the continuity of service of a particular Officer in a particular place is found to be against the interest of the institution/against public interest, such person will be shifted immediately irrespective of the period of service put in by the concerned at that particular place and irrespective of the period prescribed for general transfer.

## 19 **Posting at outstation on request**

The period during which an employee worked in a branch/office posted on request will not be treated as outstation service, irrespective of the distance from place of domicile/ place of settlement (other than option to difficult centres).

## 20 **Cases of same distance and same out station service**

If the length of service at the outstation and the distance from the place of domicile/ settlement are same in case of more than one Officers who make request, will be given to seniority in the same cadre for posting in the place of request.

## 21 **Performance appraisal & leave records**

In respect of those officers who were charge sheeted/ cautioned for indiscriminate leave taking during the immediate previous year, they will lose the preferential status, if any, available in transfer policy.

## **22 Grievances**

Grievances received from employees citing violation of transfer policies will be dealt in considerate manner and suitably responded to, duly recording reasons thereof.

A committee for transfer grievance will be setup and all appeals will be disposed within 15 days.

## **23 Automation of transfer process**

Bank shall automate the transfer process and develop online platform from the starting process of calling transfer request to publication of transfer orders. The online portal will include Banks Transfer Policy, guidelines, seniority list, scale wise vacancies etc.

## **24 Transfer protection to office bearers of trade union**

One office bearer of each recognised Unions/Associations can get posting at Head Office, as per the suggestions of the Unions/Associations. However, the same is not available on Promotion

## **25 Management Prerogative**

Transfers and postings of staff being management prerogatives, no staff can raise a claim for a particular posting as a matter of right. Postings and placements shall be decided based on the administrative requirements and the suitability of a particular person at a particular place or post.

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